

CHIP fills in for kids without health insurance

By DIANE COCHRAN

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When Sandee Schell got a job at Family Services Inc. last fall, she reaped an obvious reward -- a regular paycheck.

But there was a negative side to the single mom's sudden income increase: Her teenage daughter no longer qualified for health insurance through Medicaid.

"I had a two-week notice that I was losing Medicaid," Schell said.

The government insurance program had paid for her daughter's health care, including two visits a month with a therapist. Without assistance, the appointments were going to cost Schell \$65 apiece.

She despaired until a co-worker told her about the Children's Health Insurance Plan, or CHIP, a state program that provides health insurance benefits to children at little or no cost to their families.

Within a few weeks of losing Medicaid, Schell's daughter began receiving CHIP benefits. They cover the entire cost of each therapy session.

"She is able to continue with her counseling," Schell said. "If it wasn't for CHIP, she wouldn't be able to do that."

Schell shared her experience during a workshop Monday where people who work with families and children learned how CHIP works and how to enroll families in it.

Schell's daughter is among about 12,500 Montana children covered by CHIP, and there is funding to insure another 1,300 kids, according to Michael Mahoney, the program's community relations manager.

The 2005 Legislature increased the CHIP budget, expanding its capacity by about 3,000 slots, Mahoney said. Since the new budget went into effect in July, a little more than half of those slots have been filled.

"There are a lot of families out there who don't think they qualify for the program or they're not aware of it because they're not the type of people who go to public assistance offices," Mahoney said. "We're not really talking about low-income families. We're talking about middle-income families."

Under CHIP guidelines, a family of four making \$30,000 or less a year would be eligible to receive benefits.

The program has other requirements, including that recipients must not be eligible for Medicaid and may not have any other form of health insurance.

A family that qualifies for CHIP receives benefits for 12 months at a time.

About 29 percent of Montana children do not have health insurance, according to Judy Stewart, director of

strategic partnerships for the Yellowstone City-County Health Department. Nationwide, about 23 percent of kids are uninsured.

"In Montana, they estimate we have 15,500 uninsured children," Stewart said. "We do have higher than average uninsured rates."

"If we have healthy kids, they going to do better in school and do better in life as they get older," she said.

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